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Substitute for form 1449/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: February 11, 2010 <i>(use as many sheets as necessary)</i>				Application Number	10/737,298
				Filing Date	12/16/2003
				First Named Inventor	John L. Kemper
				Art Unit	3691
				Examiner Name	Hamilton, Lalita M.
Sheet	1	of	3	Attorney Docket Number	037607-0251

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
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	A2	6,985,886 B1	01-10-2006	Broadbent et al.	
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UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			
	A12	11/322,838	12-30-2005	Flaxman et al.	
	A13	11/322,911	12-30-2005	Flaxman et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

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	A14	ALCORN LOWELL, "Killing the Paper," Mortgage Banking, August 2005, 3 pgs, Mortgage Bankers Association, Washington, DC, USA.	

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	A15	ALLEN ROB and ZUR MUEHLEN MICHAEL, "Workflow Classification Embedded & Autonomous Workflow Mangement Systems," Workflow Management Coalition, March 10, 2000, 8 pgs, Workflow Management Coalition, Hingham, MA, USA.	
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	A18	DETWILER MICHAEL, "Getting a Grip on WORKFLOW," Mortgage Banking, August 2004, 4 pgs, Mortgage Bankers Association, Washington, DC, USA.	
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	A26	LAURIE MICHAEL, "Challenge in Automating eMortgages," Mortgage Banking, December 2004, 6 pgs, Mortgage Bankers Association, Washington, DC, USA.	

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	A30	TAGLIA PETE and WILLIAMS BILL, "Managing Fallout in a Volatile World," MBA National Secondary Marketing Conference, April 8, 2003, 41 pgs, Mortgage Bankers Association, Washington, DC USA.	
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